



**Silver Oaks Phase I
Homeowner's Association
P.O. Box 1542
Crestview, FL 32536
Web site: www.silveroaksfl.com**

Exclusive Country Living in North Crestview
June 2010 Newsletter

*Board of Directors,
Special Appointments & Volunteers*

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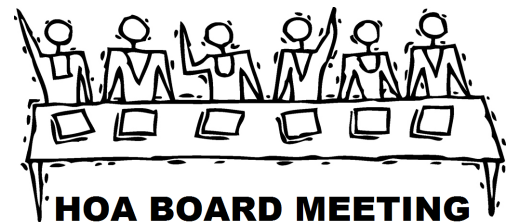
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NEXT



HOA BOARD MEETING

Tuesday, June 8th at 6:30 p.m.

Meetings are held in the Davidson Middle School Library (unless otherwise advised). You are invited and encouraged to attend. Minutes to the meetings may be found on our website.

From the President . . .

Hello Everyone,

Several residents have contacted board members about cars speeding through the neighborhood and not stopping at posted stop signs. I encourage you to travel at the appropriate speed for the conditions and never above the posted speed limit of 20 miles per hour. Traffic fines for either violation are significant. Being the causal factor in the injury of another carries a different type of lifelong penalty. Walkers please use the sidewalks for your own safety and homeowners, please cut back the vegetation impeding use of the sidewalks.

Please keep in mind that any permanent additions to your property must be approved by the Architectural Review Committee. Also, please do a personal assessment of the Covenants and Restrictions to make sure you are in compliance with what they say:

- Article VIII. Section 2 states that each owner shall be responsible for the maintenance of his lot and that garbage cans, equipment, woodpiles, storage areas or septic tanks shall be concealed from view of your neighbors, common area and streets.
- Article VIII. Section 5 states that inoperative vehicles, travel trailers, recreational vehicles, commercial vehicles, buses and trucks with more than six wheels, boats and trailers, if stored on a lot shall be kept in a concealed manner: closed garage, storage space, or within a fence, all so as not to be seen from your neighbors or common area and streets.

If you are not in compliance with these Covenants and Restrictions please do whatever is necessary to be in compliance. I know “life happens” and things may need to be left out from time to time, but if you need to work on something and it’s going to take awhile let someone on the board know what’s going on so we can relay the problem to complaining neighbors. If we each make a conscious effort to follow the “rules” then there should be no reason for our neighbors to complain.

The point of the meeting held Thursday May 20, 2010, was for the board to officially review another landscaping bid. Since we strive to follow FL statutes to the letter and be an open and inclusive board we advertised the time and location of the meeting as required by FL statutes for three days prior to the meeting. During this time a flyer was circulating around the neighborhood which I did not receive. After obtaining a copy, I noticed many inaccurate and misleading statements on the flyer. It is my opinion that the flyer may have swayed, manipulated or placed enough of a seed of doubt in homeowners’ minds to prevent the meaningful and respectful discussion that the board desired, and that it may have created confusion, anger and mistrust of the board. Several vocal members of the HOA came to the meeting with an apparent prejudice and a firmly set opinion, no doubt influenced and fueled by the misleading flyer.

On the night of the meeting, the board was not able to overcome that prejudice and bias early in the meeting and many left before order was restored. Some board members became defensive out of frustration toward HOA members who rudely criticized or passed judgment from a position of hindsight. I have always referred to those people as Monday morning quarterbacks. It is better to be silent than to be called a Monday morning quarterback. To the innocent HOA members who were caught in the middle, the board offers a sincere apology. We honestly desire members’ input and, as a volunteer board, appreciate all of the good advice that we have received from respectful and concerned homeowners. If you fall into the undesirable position of being a critical Monday morning quarterback, the fastest way out of that position is to volunteer your time. Volunteering for a committee or as a board member comes with some risk as you saw on Thursday night. Leading from the front is more work and is riskier, but more effective than leading from the safer, more comfortable Monday morning quarterback position. When the board was able to talk one-on-one in a calm manner with HOA residents, and when those residents really looked at the distance --more than 700 feet, from one end to the other, the majority, but not all, agreed the landscaping costs we presented and how it would be paid for was not the awful deal some want you to believe. For reference, my front yard is 134 feet wide. This board is always slow to spend money, but don’t take my word for it, come to the meetings, lead, volunteer, and you can be the judge.

Steve Taylor, President

Silver Oaks Phase I Homeowner’s Association

Grounds
Committee



I am very happy to report that the HOA is going forward with the front entrance project. K&R Cuts has a stellar reputation and have been our lawn maintenance provider for the past 5 years. They are very excited to begin restoration of the front entrance. This project will include trimming the lower branches of trees near the fence line, adding top soil fill and sod where needed, regrouping existing plants and adding new shrubs, perennials, annuals and whatever else is needed for improvement. Also, more sprinkler heads will be added and existing heads moved slightly for better water utilization. Our goal is to have color all year long and create an unforgettable first impression of our community.

Thank you,
Maria Del Duca,
Grounds Committee Chairperson



TRY SMILING



*When the weather suits you not,
Try smiling.
When the coffee isn't hot,
Try smiling.
When your neighbors don't do right,
Or your relatives all fight,
Sure 'tis hard, but then you might
Try smiling.
Doesn't change the things, of course—
Just smiling.
But it cannot make them worse—
Just smiling.
And it seems to help your case,
Brightens up a gloomy place,
Then it sort o' rests your face—
Just smiling.*

AUTHOR UNKNOWN

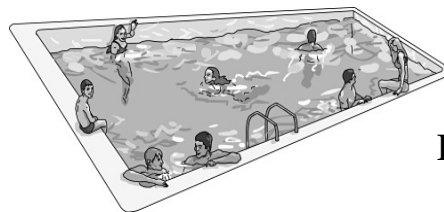
STUMBLING BLOCK OR STEPPING-STONE?

The best thing that ever happened to boxer Gene Tunney was that he broke both hands in the ring. His manager felt that he could never again punch hard enough to be the heavyweight champion. Instead, Tunney decided that he would become a scientific boxer and win the title as a boxer, not a slugger. Boxing historians will tell you that he developed into one of the best boxers who ever fought. They also will tell you that as a puncher, he would not have had a chance against Jack Dempsey, who was considered by many to be the hardest hitter in heavyweight history. Tunney would never have been champion had he not had the problem of his broken hands.

Message: The next time you encounter a difficult climb, obstacle, or problem, you should smile and say, "Here's my chance to grow."



If you are interested in helping decorate the front entrance for holidays, please contact Michelle Taylor at silveroaks1secretary@yahoo.com to get involved. Upcoming summer holidays for which we will decorate are Memorial Day, Independence Day, and Labor Day.



**SWIM
SEASON
IS UPON US!**

Pool Access Cards are available from Phase II's
Pool Chairman at a cost of \$140.00.

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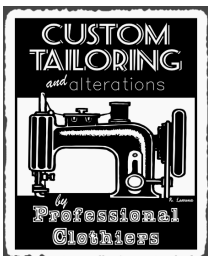
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AT YOUR SERVICE



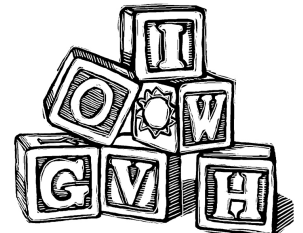
Is that favorite dress or suit too big or too tight?

In need of alterations?

Call Karen Figueroa at 689-3442.

In need of a babysitter?

Angie O'Neill is a 14 year old honor student at Davidson Middle School. She has had experience sitting with her older sister and is now available for evening and weekend jobs of her own. Call Angie at 682-4654.



Flag Day is June 14th

History of Flag Day

Flag Day is a celebration of the adoption of the American flag by Continental Congress in the First Flag Resolution of June 14, 1777. Although the 200-year anniversary of this date was celebrated by flying flags on public buildings and holding remembrances in several cities, Flag Day wasn't officially recognized until President Harry Truman signed it into law in 1949.

Bernard J. Cigrand, known to the general public as the "Father of Flag Day," worked as a school teacher at Stony Hill School in Waubeka, Wisconsin. He held the first unofficial observance for Flag Day at that school in 1885, and today a bust of Cigrand stands in Waubeka at the National Flag Day Americanism Center.

Cigrand delivered speeches around the country about patriotism and holding an observance for the flag on June 14. He later became the president of the American Flag Day Association and the National Flag Day Society. He continued to promote his cause with backing from those organizations. According to amateur historian James L. Brown who wrote the booklet, "The Real Bernard J. Cigrand: Father of Flag Day," Cigrand once claimed he had given 2,188 speeches on the flag and patriotism. The *Chicago Tribune* noted that Cigrand "almost single-handedly" established Flag Day.

Although Cigrand is perhaps the most recognized candidate, several others have also claimed to be founders of Flag Day. In 1889 the principal of a free kindergarten, George Bolch, celebrated the anniversary of the Flag resolution at his New York City school. Soon the State Board of Education of New York, the Betsy Ross House in Philadelphia and the New York Society of the Sons of the Revolution celebrated Flag Day too.

In 1893 Elizabeth Duane Gillespie, a descendant of Benjamin Franklin and the president of the Colonial Dames of Pennsylvania, attempted to have a resolution passed deeming June 14 as Flag Day. That same year the Colonial Dames of Pennsylvania were responsible for a resolution passed requiring the American flag to be displayed on all Philadelphia's public buildings. In 1937 Pennsylvania was the first state to make Flag Day a legal holiday.

After much persistence and the support of many individuals, organizations, mayors, governors and five presidents, President Woodrow Wilson issued a proclamation requesting that June 14 become National Flag Day. In 1927 President Coolidge issued a second proclamation, and finally in 1949 Congress approved it and it became a law.

Soon after Flag Day became official, another law passed requiring the state superintendent of public schools to make sure patriotic holidays like Memorial Day, Flag Day, Lincoln's birthday and Washington's Birthday are observed in schools.

How to Observe Flag Day

The week of June 14 is designated as "National Flag Week." During National Flag Week, the president will issue a proclamation urging U.S. citizens to fly the American flag for the duration of that week. The flag should also be displayed on all Government buildings. Some organizations hold parades and events in celebration of our national flag and everything it represents. It's also a time to remember and honor military men and women who defend our flag and our country.

FRAUD ALERT!

From the Office of Okaloosa County Sheriff Ed Spooner

Fake Check Scams – Don't Let Greed Cloud Your Common Sense

Every month in Okaloosa County, hundreds of consumers try to deposit fake checks they've received in the mail into their banks, credit unions or other check cashing businesses. Thankfully, most financial institutions will detect the counterfeit checks and advise their customers of the scam.

Unfortunately, many consumers end up losing thousands of dollars – in fact, the average loss is \$3500. When you deposit a counterfeit check into your account, and then wire money to the crooks as they have directed, YOU will be held liable for the amount lost by the bad check. Use good common sense – **remember there is nothing for free!**

Prevalent Fake Check Scams

- You've won a **foreign lottery or sweepstakes**. That's impossible unless you traveled to that country to enter, since it's illegal to buy or sell tickets across the U.S. border. If you participate in a foreign lottery scam, your name will be on a "sucker list" bought and sold by other scammers.
- Foreigners e-mail you with promises of **millions to deposit riches into your account**. They pretend to be business people, government officials, or royalty, but this is a dangerous scam that is never true.
- Buyers offer **overpayments on items you advertised** in classified ads or an online auction. They ask you to deposit the check in your account and return the excess to them. Never accept an overpayment.
- **Potential rental tenants** claim to be moving from outside the area. They send a check for more than the deposit – then ask you to send some of it back.

Fake checks appear to be drawn from a legitimate American bank – and may claim to be a cashier's check. But anyone can counterfeit a check with a computer, check-writing software and a printer.

CASE
partnership

For assistance call the Okaloosa County
Sheriff's Fraud Line: 850-651-7674

*CASE is a Partnership of the Okaloosa County Sheriff's Office
and the community to prevent elder financial exploitation*

OKALOOSA COUNTY SHERIFF'S OFFICE
CRIME PREVENTION
UNIT



Tip of the Week

WOMEN'S SELF DEFENSE TIPS

National statistics indicate three out of four women will fall victim to at least one violent crime during their lifetime. But, there are things women can do to help themselves not to be a victim.

- **Trust your instincts:** Women are very intuitive, go with your gut. If a situation does not feel right, leave.
- **Know what message you're sending out:** Pay attention to your surroundings, get out your keys, and park in well lighted areas.
- **Never walk alone at night or anytime in isolated areas:** Predators love these locations, avoid them.
- **If you live alone:** Make sure that all your mail is addressed by just your first initial followed by your surname.
- **Don't do anything to cloud your judgment:** Such as drinking excessive amounts of alcohol or taking mind altering drugs and never leave any food/drink unattended where it may be tampered with.
- **If you are approached:**
 - o Let the person know you are aware of their presence.
 - o Save yourself. Don't depend on other people to save you.
 - o Fight back!
 - o If you carry anything to protect yourself such as pepper spray, know how to use it.

For assistance call the
Okaloosa County Sheriff's Office
Non-emergency Number:
850-651-7400



Silver Oaks Phase I Newsletter Editor
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JUNE 20th



Friday, June 18th

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